

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3974  
ANSWERED ON:23.03.2001  
CREDIT DEPOSIT RATIO OF REGIONAL RURAL BANKS  
RAJO SINGH

**Will the Minister of FINANCE be pleased to state:**

- (a) the credit deposit ratio of each Regional Rural Bank of the country during the last three years; and
- (b) the steps taken by these banks to provide adequate loans for implementation of various development projects particularly in the field of agricultural sector?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

- (a) : The credit deposit ratio of each Regional Rural Bank (RRB) during the last three years is given in the Annexure.
- (b) : The RRBs as an integral part of the rural credit delivery system, are meeting all genuine credit requirements of the borrowers in their respective areas of operations. The total disbursement by RRBs has improved from Rs.2316 crore in 1994-95 to Rs. 6938 crore in 1999-2000. The RRBs have been providing production as well as investment credit for agriculture and allied activities. They are also playing a crucial role through an innovative credit delivery mechanism by promoting the concept of Self Help Groups (SHGs) and linking them with bank credit, provision of agriculture crop loans through Kisan Credit Cards etc.. The RRBs are also providing loans for rural industries, artisans, retail trade/business, small transport operation, professional/self employed persons, consumption and other purposes in rural areas. The RRBs have been actively participating in various Government sponsored programmes viz. poverty alleviation, employment generation etc..